WARRANTY DEED

THIS INDENTURE, made and entered into this 9th day of April, 2004, by and between James L. Smith and wife, Michelle A. Smith, parties of the first part, and Kathleen A. Bell, a single woman, party of the second part,

WITNESSETH: That for and in consideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said parties of the first part have bargained and sold and do hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the City of Southaven, County of DeSoto, State of Mississippi

Lot 202, SECTION C, CARRAIGE HILLS Subdivision, located in Part of Section 23 and 24, Township 1 South, Range 8 west, DeSoto County, Mississippi as per revised plat recorded in Plat Book 3, Pages 38-39 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel #: 10862403000202

Being the same property conveyed to Grantor(s) herein as shown in Warranty Deed of record at Book 257, Page 212 in said Register's Office.

TO HAVE AND TO HOLD the aforesaid real estate together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, his/her heirs, successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that he/she is lawfully seized in fee of the aforedescribed real estate; that he/she has good right to sell and convey the same; that the same is unencumbered, EXCEPT for

Subdivision restrictions, building lines and easements of record in Plat Book 3, Page 38-39, and any 2004 City of Southehaven and 2004 Desoto County taxes not yet due and payable,

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part the day and year first above written.

James L. Smith

Michelle A Smith

STATE MS. - DESOTO C

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STATE OF TENNESSEE, COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **James L. Smith and Michelle A. Smith** to me known to the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same for the purposes therein contained.

WITNESS my hand and Notarial Seal at office this 9th day of April, 2004.

M. W. Notary Public

AT

LARGE

Property address: 8553 Chesterfield Drive
Southaven, MS 38671

EXP. 11/21/06

Grantor's address

Hernando, MS

Grantee's address

8553 Chesterfield Drive Southaven, MS 38671

Phone No.: (101) 754-2080 Phone No.: (114) Phone No.: 662-280-022 Phone No.: NA

Mail tax bills to, (Person or Agency responsible for payment of taxes)

Wells Fargo Home Mortgage, Inc. 2703 Wells Fargo Way Minneapolis, MN 55408

This instrument prepared by: Southern Trust Title Company 6465 Quail Hollow, Suite 300 Memphis, TN 38120 (901) 754-2080

File No.: 483102S

Return to: Southern Trust Title Company

6465 Quail Hollow, Suite 300

Memphis, TN 38120 (901) 754-2080

(FOR RECORDING DATA ONLY)